

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 George David Staretz  
 Dolores Staretz  
 Debtors

Case No. 19-14972-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db/jdb  
 tr +George David Staretz, Dolores Staretz, 125 Morningside Dr., Mount Bethel, PA 18343-5351  
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,  
 Philadelphia, PA 19106-2908  
 14369767 American Honda Finance, National Recovery Center, P.O. Box 16469, Irving, TX 75016  
 14369769 Aspire, PO Box 105555, Atlanta, GA 30348-5555  
 14369772 +Blaze Mastercard, P.O. Box 5096, Sioux Falls, SD 57117-5096  
 14369777 +Creditech, 50 N. 7th St., Bangor, PA 18013-1791  
 14369782 +Emergency Physician Assoc. N, 307 S. Evergreen Ave., Ste. 201, Woodbury, NJ 08096-2739  
 14369784 First Access Card, P.O. Box 89028, Sioux Falls, SD 57109-9028  
 14369785 +First National Bank, 500 E. 60th Street N., Sioux Falls, SD 57104-0478  
 14369787 +First Savings Credit Card, P.O. Box 5019, Sioux Falls, SD 57117-5019  
 14369788 Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555  
 14369795 +KML Law Group, P.C, Suite 5000, BNY Mellon Independence Ctr., 701 Market St.,  
 Philadelphia, PA 19106-1538  
 14369796 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005  
 14369803 +MRI Associates of Hackettstown, 657 Willow Grove St., Ste. 205, Hackettstown, NJ 07840-1868  
 14369802 Mission Lane, Customer Service, P.O. Box 31535, Tampa, FL 33631-3535  
 14369805 Pocono Emergency Physicians, P.O. Box 8510, Philadelphia, PA 19101  
 14369807 +Remex, Inc., 307 Wall St., Princeton, NJ 08540-1515  
 14369808 +Salute/UTB, P.O. Box 105555, Atlanta, GA 30348-5555  
 14369811 +St. Luke's Emergency Physicians, P.O. Box 749, Scranton, PA 18501-0749  
 14369813 +Stiles Lawn Maintenance, 231 Washington Blvd., Bangor, PA 18013-2743  
 14369817 Total Visa, P.O. Box 91510, Sioux Falls, SD 57109-1510  
 14369818 +Total Visa, P.O. Box 85710, Sioux Falls, SD 57118-5710  
 14369819 +United States of America, Railroad Retirement Board, Siniawa Plaza II,  
 717 Scranton Carbondale, Scranton, PA 18508-1121  
 14369820 +Upper Mount Bethel Township, 387 Ye Old Highway, P.O. Box 520,  
 Mount Bethel, PA 18343-0520  
 14369821 +Wakefield and Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tullio.deluca@verizon.net Aug 24 2019 02:57:18 TULLIO DELUCA,  
 Law Office of Tullio DeLuca, 381 N. 9th Street, Scranton, PA 18504  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 24 2019 02:58:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 24 2019 03:00:06 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14372603 EDI: HNDA.COM Aug 24 2019 06:43:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 14369768 +EDI: CBSAMERIMARK Aug 24 2019 06:43:00 AmeriMark Premier, Easy Pay Plan, P.O. Box 2845,  
 Monroe, WI 53566-8045  
 14369770 +EDI: TSYS2.COM Aug 24 2019 06:43:00 Barclays, Card Services, P.O. Box 8802,  
 Wilmington, DE 19899-8802  
 14369771 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Aug 24 2019 03:00:44  
 Berks Credit & Collections,, P.O. Box 329, Temple, PA 19560-0329  
 14369773 +EDI: CAPITALONE.COM Aug 24 2019 06:43:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14369774 EDI: WFNNB.COM Aug 24 2019 06:43:00 Comenity Bank/Bon Ton, Bankruptcy Dept.,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 14369775 EDI: WFNNB.COM Aug 24 2019 06:43:00 Comenity Bank/Dental First, Bankruptcy Department,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 14369776 EDI: WFNNB.COM Aug 24 2019 06:43:00 Comenity Bank/Venus, Bankruptcy Department,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 14369778 +EDI: RCSFNBMARIN.COM Aug 24 2019 06:43:00 CreditOne, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 14369779 +EDI: ESSL.COM Aug 24 2019 06:43:00 Dish Network, P.O. Box 9033,  
 Littleton, CO 80160-9033  
 14369780 +EDI: DCI.COM Aug 24 2019 06:43:00 Diversified Consultants, 10550 Deerwood Park Blvd.,  
 309, Jacksonville, FL 32256-2805  
 14369783 EDI: BLUESTEM Aug 24 2019 06:43:00 Fingerhut, P.O. Box 1250, St. Cloud, MN 56395-1250  
 14369786 EDI: AMINFOFP.COM Aug 24 2019 06:43:00 First Premier Bank, P.O. Box 5524,  
 Sioux Falls, SD 57117-5524  
 14369790 EDI: PHINAMERI.COM Aug 24 2019 06:43:00 GM Financial, P.O. Box 181145,  
 Arlington, TX 76096-1145

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 3  
Total Noticed: 64

Date Rcvd: Aug 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14369791 EDI: PHINGENESIS Aug 24 2019 06:43:00 Indigo, Bankcard Services, P.O. Box 4499,  
Beaverton, OR 97076-4499  
14369793 EDI: JEFFERSONCAP.COM Aug 24 2019 06:43:00 Jefferson Capital Systems, LLC,  
16 McLeland Road, Saint Cloud, MN 56303-2198  
14369792 EDI: JEFFERSONCAP.COM Aug 24 2019 06:43:00 Jefferson Capital Systems, LLC, P.O. Box 7999,  
St. Cloud, MN 56302  
14369798 +EDI: RESURGENT.COM Aug 24 2019 06:43:00 LVNV Funding LLC, P.O. Box 10497,  
Greenville, SC 29603-0497  
14373852 EDI: RESURGENT.COM Aug 24 2019 06:43:00 LVNV Funding, LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
14375819 EDI: MERRICKBANK.COM Aug 24 2019 06:43:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
14369799 +EDI: MERRICKBANK.COM Aug 24 2019 06:43:00 Merrick Bank, P.O. Box 9201,  
Old Bethpage, NY 11804-9001  
14369800 +EDI: MID8.COM Aug 24 2019 06:43:00 Midland Credit Management,  
2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709  
14369801 +EDI: MID8.COM Aug 24 2019 06:43:00 Midland Funding, LLC, 2365 Northside Drive, Ste. 300,  
San Diego, CA 92108-2709  
14369804 +E-mail/Text: egssupportservices@alorica.com Aug 24 2019 02:59:24 NCO, 4740 Baxter Road,  
Virginia Beach, VA 23462-4484  
14369806 EDI: PRA.COM Aug 24 2019 06:43:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
Norfolk, VA 23541  
14369810 +EDI: NEXTEL.COM Aug 24 2019 06:43:00 Sprint, P.O. Box 7993,  
Overland Park, KS 66207-0993  
14370940 +EDI: RMSC.COM Aug 24 2019 06:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14369814 EDI: RMSC.COM Aug 24 2019 06:43:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
14369815 EDI: RMSC.COM Aug 24 2019 06:43:00 Synchrony Bank/JC Penney, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
14369816 +EDI: WTRNBANK.COM Aug 24 2019 06:43:00 Target National Bank, c/o Target Credit Services,  
P.O. Box 1581, Minneapolis, MN 55440-1581

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14369794 Joseph P. Melillo  
aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265  
14369781\* +Dolores Staretz, 125 Morningside Dr., Mount Bethel, PA 18343-5351  
14369789\* +George David Staretz, 125 Morningside Dr., Mount Bethel, PA 18343-5351  
14369797 ###Lendup Card- TAB Bank, 47 Maiden Lane, Lendup, San Francisco, CA 94108-5401  
14369809 ###Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412  
14369812 ###Stellar Recovery, Inc., 1327 Highway 2 W, Suite 100, Kalispell, MT 59901-3413  
TOTALS: 1, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2019 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 3 of 3  
Total Noticed: 64

Date Rcvd: Aug 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
TULLIO DELUCA on behalf of Debtor George David Staretz tullio.deluca@verizon.net  
TULLIO DELUCA on behalf of Joint Debtor Dolores Staretz tullio.deluca@verizon.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<b>George David Staretz</b>	Social Security number or ITIN <b>xxx-xx-2469</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Dolores Staretz</b>	Social Security number or ITIN <b>xxx-xx-7735</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 8/7/19</b>
Case number: <b>19-14972-elf</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	George David Staretz	Dolores Staretz
<b>2. All other names used in the last 8 years</b>	aka Geroget D. Staretz, aka George Staretz	
<b>3. Address</b>	125 Morningside Dr. Mount Bethel, PA 18343	125 Morningside Dr. Mount Bethel, PA 18343
<b>4. Debtor's attorney</b> Name and address	TULLIO DELUCA Law Office of Tullio DeLuca 381 N. 9th Street Scranton, PA 18504	Contact phone (570) 347-7764 Email: tullio.deluca@verizon.net
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 8/23/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 17, 2019 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 11/16/19</b>  <b>Filing deadline: 10/16/19</b> <b>Filing deadline: 2/3/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$618.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/24/19 at 10:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	